

**Brief report**

**Date:** 03/31/2019  
**Currency:** EUR

**Constitution date**  
06/27/2005

**VAT Reg. no.**  
V84388115

**Management Company**  
Europa de Titulización, S.G.F.T

**Originator**  
Bankinter

**Servicer**  
Bankinter

**Lead Managers**  
Bankinter  
BNP Paribas

**Bond Underwriter and Placement Agents**  
BNP Paribas

**Bond Paying Agent**  
Banco Santander

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Banco Santander

**Amortisation Account**  
Bankinter

**Start-up Loan**  
Bankinter

**Swap**  
Bankinter

**Assets Custodian**  
Bankinter

**Fund Auditor**  
KPMG Auditores

**Issued securities: Asset-Backed Bonds**

Bonds Issue												
Series	ISIN Code	Issue date	Nº bonds	Principal outstanding		Interest type	Reference rate and margin	Interest Rate	Redemption	Rating		
				(Bond Unit / Series Total / %Factor)							Current	Original
										Current	Original	
Series A1	ES0313529002	07/01/2005	800	100,000.00	80,000,000.00	Floating	3-M Euribor+0.080%	06/21/2019	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa	Aaa
Series A2	ES0313529010	07/01/2005	15,754	21,594.01	100,000.00	Floating	3-M Euribor+0.160%	0.0000%	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	06/21/2019 "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1	Aaa
				340,192,033.54	1,575,400,000.00		21.Mar/Jun/Sep/Dec	0.000000 Gross 0.000000 Net			AAA	AAA
Series B	ES0313529028	07/01/2005	207	42,699.18	100,000.00	Floating	3-M Euribor+0.290%	0.0000%	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa3	A1
				8,838,730.26	20,700,000.00		21.Mar/Jun/Sep/Dec	0.000000 Gross 0.000000 Net			A+	A
Series C	ES0313529036	07/01/2005	224	42,700.44	100,000.00	Floating	3-M Euribor+0.700%	0.3900%	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3	Baa1
				9,564,898.56	22,400,000.00		21.Mar/Jun/Sep/Dec	42.558105 Gross 34.472065 Net			BBB+	BBB-
Series D	ES0313529044	07/01/2005	191	42,704.56	100,000.00	Floating	3-M Euribor+2.000%	1.6900%	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Ba3sf	Ba3
				8,156,570.96	19,100,000.00		21.Mar/Jun/Sep/Dec	184.436250 Gross 149.393362 Net			B-sf	BB-
Series E	ES0313529051	07/01/2005	224	49,841.08	100,000.00	Floating	3-M Euribor+3.900%	3.5900%	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Caa3	Caa3
				11,164,401.92	22,400,000.00		21.Mar/Jun/Sep/Dec	457.264220 Gross 370.384018 Net			CCC-	CCC-
<b>Total</b>				<b>377,916,635.24</b>	<b>1,740,000,000.00</b>							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
Series	With optional redemption *	% Monthly CPR (SMM)		% Annual equivalent CPR								
		Average life	Years	0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69	
Series A2	With optional redemption *	Average life	Years	4.02	3.72	3.51	3.24	3.06	2.89	2.73	2.58	
		Final Maturity	Years	03/28/2023	12/07/2022	09/21/2022	06/16/2022	04/11/2022	02/08/2022	12/13/2021	10/19/2021	
	Without optional redemption *	Average life	Years	6.51	6.01	5.76	5.26	5.01	4.76	4.51	4.25	
		Final Maturity	Years	09/21/2025	03/21/2025	12/12/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	06/21/2023	
	Series B	With optional redemption *	Average life	Years	5.71	5.28	5.01	4.61	4.37	4.14	3.92	3.70
			Final Maturity	Years	12/02/2024	06/27/2024	03/24/2024	10/29/2023	08/02/2023	05/10/2023	02/17/2023	11/30/2022
Series C	With optional redemption *	Average life	Years	9.00	8.55	8.14	7.75	7.39	7.06	6.74	6.45	
		Final Maturity	Years	03/18/2028	10/07/2027	05/08/2027	12/18/2026	08/09/2026	04/09/2026	12/15/2025	08/31/2025	
Series D	With optional redemption *	Average life	Years	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77	
		Final Maturity	Years	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	
Series E	With optional redemption *	Average life	Years	5.71	5.28	5.01	4.61	4.37	4.14	3.92	3.70	
		Final Maturity	Years	12/02/2024	06/27/2024	03/24/2024	10/29/2023	08/02/2023	05/10/2023	02/17/2023	11/30/2022	

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance. Hypothesis of delinquency and default assumptions of the securitised assets: 0%

**Credit enhancement and financial operations**

Credit enhancement (CE)					
		Current		At issue date	
		% CE		% CE	
Class A	90.02%	340,192,033.54	10.29%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00	4.60%	80,000,000.00	
Series A2	90.02%	340,192,033.54	90.54%	1,575,400,000.00	
Series B	2.34%	8,838,730.26	7.88%	20,700,000.00	3.72%
Series C	2.53%	9,564,898.56	5.27%	22,400,000.00	2.42%
Series D	2.16%	8,156,570.96	3.04%	19,100,000.00	1.30%
Series E	2.95%	11,164,401.92	1.29%	22,400,000.00	
Issue of Bonds		377,916,635.24		1,740,000,000.00	
Reserve Fund	3.04%	11,164,401.92	1.30%	22,400,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,230,112.28	-0.549%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		541,989.74	
Servicer ints collect not yet credited		15,149.50	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

# BANKINTER 10 Fondo de Titulización de Activos

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	6,137	14,507	
Principal			
Principal outstanding	366,106,621.65	1,717,640,351.35	
Average loan	59,655.63	118,400.80	
Minimum	0.23	1,860.27	
Maximum	594,836.26	990,119.72	
Interest rate			
Weighted average (wac)	0.36%	2.88%	
Minimum	0.00%	2.15%	
Maximum	2.93%	5.32%	
Final maturity			
Weighted average (WARM) (months)	169	303	
Minimum	04/01/2019	01/16/2006	
Maximum	02/18/2040	02/18/2040	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	100.00%	100.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	5.44	6.65	0.86	7.98
10.01 - 20%	13.11	15.42	3.77	15.50
20.01 - 30%	20.51	25.34	5.59	25.37
30.01 - 40%	25.32	35.16	8.49	35.25
40.01 - 50%	23.29	44.89	12.50	45.18
50.01 - 60%	10.33	53.95	15.93	55.28
60.01 - 70%	1.99	64.53	17.86	65.20
70.01 - 80%			23.92	75.68
80.01 - 90%			6.58	84.47
90.01 - 100%			4.50	95.25
Weighted average (WALTV)	33.80		59.11	
Minimum	0.00		1.81	
Maximum	68.53		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.42%	0.39%	0.44%	0.38%	0.45%
Annual Percentage Rate (CPR)	4.87%	4.55%	5.15%	4.49%	5.28%

Geographic distribution		
	Current	At constitution date
Andalucia	8.99%	9.68%
Aragon	1.27%	1.54%
Asturias	1.62%	1.48%
Balearic Islands	2.72%	2.48%
Basque Country	9.11%	9.04%
Canary Islands	4.21%	4.13%
Cantabria	2.16%	1.97%
Castilla-La Mancha	1.54%	1.59%
Castilla-Leon	2.36%	2.77%
Catalonia	18.20%	15.65%
Extremadura	0.40%	0.44%
Galicia	1.93%	2.22%
La Rioja	0.48%	0.39%
Madrid	36.10%	35.63%
Murcia	1.16%	1.31%
Navarra	0.14%	0.23%
Valencia	7.62%	9.45%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	109	34,704.04	1,191.05	4,636.69	40,531.78	2.85	6,923,502.17	6,964,033.95	55.01	25.04
from > 1 to = 2 months	13	10,002.73	443.36	0.00	10,446.09	0.74	428,885.32	439,331.41	3.47	13.69
from > 2 to = 3 months	13	17,109.60	658.59	0.00	17,768.19	1.25	807,913.85	825,682.04	6.52	27.45
from > 3 to = 6 months	6	13,366.67	440.01	0.00	13,806.68	0.97	440,638.07	454,446.75	3.59	11.94
from > 6 to < 12 months	8	29,475.76	1,352.21	0.00	30,827.97	2.17	328,696.97	359,524.04	2.84	22.59
from = 12 to < 18 months	7	51,200.42	1,756.10	0.00	52,956.52	3.73	288,498.42	341,454.94	2.70	21.78
from = 18 to < 24 months	4	16,806.92	527.18	0.00	17,334.10	1.22	74,775.87	92,109.97	0.73	16.75
from ≥ 24 months	44	1,107,640.45	128,391.08	0.00	1,236,031.53	87.06	1,947,521.57	3,183,553.10	25.15	34.57
Subtotal	204	1,280,308.59	134,759.58	4,636.69	1,419,704.86	100.00	11,240,432.24	12,660,137.10	100.00	24.95
Total	204	1,280,308.59	134,759.58	4,636.69	1,419,704.86		11,240,432.24	12,660,137.10		